

Information to identify the case:

Debtor 1	<u>Joyce L Oslacky</u>	Social Security number or ITIN	<u>xxx-xx-6360</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21916-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joyce L Oslacky

9/20/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joyce L Oslacky
 Debtor

Case No. 17-21916-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db +Joyce L Oslacky, 517 N. Highland Avenue, Oakdale, PA 15071-1121
 14416911 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 14416912 Chase Card Member Service, PO Box 1423, Charlotte, NC 28201-1423
 14416922 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
 14416924 The Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 21 2017 01:31:18 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14416908 +E-mail/Text: bk@avant.com Sep 21 2017 01:31:57 Avant, 222 N Lasalle Street,
 Chicago, IL 60601-1101
 14416909 EDI: CAPITALONE.COM Sep 21 2017 01:18:00 Capital One Bank USA, NA, PO Box 71083,
 Charlotte, NC 28272-1083
 14416910 +EDI: CAPITALONE.COM Sep 21 2017 01:18:00 Capital One USA, NA, 15000 Capital One Drive,
 Richmond, VA 23238-1119
 14416913 EDI: WFNNB.COM Sep 21 2017 01:18:00 Comenity Bank/NWYRK & Co, PO Box 182789,
 Columbus, OH 43218-2789
 14416914 +EDI: WFNNB.COM Sep 21 2017 01:18:00 Comenity Bank/NwYrk & Co., 220 W Schrock Rd,
 Westerville, OH 43081-2873
 14416916 +EDI: CBSKOHL.S.COM Sep 21 2017 01:18:00 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
 14416915 EDI: CBSKOHL.S.COM Sep 21 2017 01:18:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 14416917 EDI: RMSC.COM Sep 21 2017 01:18:00 Lowe's/Synchrony Bank, PO Box 530914,
 Atlanta, GA 30353-0914
 14416921 EDI: AGFINANCE.COM Sep 21 2017 01:18:00 One Main, PO Box 64, Evansville, IN 47701-0064
 14416920 EDI: AGFINANCE.COM Sep 21 2017 01:18:00 One Main, PO Box 742536,
 Cincinnati, OH 45274-2536
 14416919 +EDI: AGFINANCE.COM Sep 21 2017 01:18:00 One Main, 1063 Washington Avenue,
 Carnegie, PA 15106-3646
 14416918 EDI: AGFINANCE.COM Sep 21 2017 01:18:00 One Main, PO Box 9001122,
 Louisville, KY 40290-1122
 14418252 +EDI: PRA.COM Sep 21 2017 01:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14416923 EDI: RMSC.COM Sep 21 2017 01:18:00 Synchrony Bank, Care Credit, PO Box 960061,
 Orlando, FL 32896-0061

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Jeffrey J. Sikirica trusteesikirica@consolidated.net,
 PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Rebecca Kuna on behalf of Debtor Joyce L Oslacky rkuna@kunalawoffice.com, beckykuna@yahoo.com
 TOTAL: 4